

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Matthew Lupico
Debtor

Case No. 18-03224-MJC
Chapter 13

District/off: 0314-5
Date Rcvd: Jul 18, 2022

User: AutoDocke
Form ID: 3180W

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Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- # Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 20, 2022:

Recip ID	Recipient Name and Address
db	# Matthew Lupico, 221 Coolbaugh Mountain Rd, Falls, PA 18615-7798
cr	+ PENNYMAC LOAN SERVICES, LLC, C/O POWERS, KIRN & ASSOCIATES, LLC, 8 NESHAMINY INTERPLEX DRIVE SUITE 215, TREVOSE, PA 19053-6980
5091333	Cardworks/spruce/viewt, 2600 Westown Pkwy, West Des Moines, IA 50266-7301
5091331	Law Offices of Jason P Provinzano LLC, 16 W Northampton St, Wilkes Barre, PA 18701-1708
5091330	Lupico Matthew, 221 Coolbaugh Mountain Rd, Falls, PA 18615-7798

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address EDI: TSYS2	Date/Time	Recipient Name and Address
5091332	Email/Text: clientservices@credit-control.com	Jul 18 2022 18:46:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
5091334	+ EDI: CITICORP.COM	Jul 18 2022 22:43:00	Central Loan Admin & R, 425 Phillips Blvd, Ewing, NJ 08618-1430
5117812	Email/Text: electronicbkydocs@nelnet.net	Jul 18 2022 18:46:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
5091335	Email/Text: camanagement@mtb.com	Jul 18 2022 18:46:00	Dept of Education/Neln, 121 S 13th St, Lincoln, NE 68508-1904
5091336	Email/Text: camanagement@mtb.com	Jul 18 2022 18:46:00	M & T Bank, 1 Fountain Plz, Buffalo, NY 14203-1420
5105507	Email/Text: camanagement@mtb.com	Jul 18 2022 18:46:00	M&T Bank, PO Box 840, Buffalo, NY 14240
5111324	Email/Text: bkrgeneric@penfed.org	Jul 18 2022 18:46:00	Pentagon Federal Credit Union, Bankruptcy Department, P.O. Box 1432, Alexandria, VA 22313
5109149	EDI: PRA.COM	Jul 18 2022 22:43:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5091930	+ EDI: RECOVERYCORP.COM	Jul 18 2022 22:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5094306	EDI: PENNDEPTREV	Jul 18 2022 22:43:00	Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946, Harrisburg PA 17128-0946
5094306	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 18 2022 18:46:00	Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946, Harrisburg PA 17128-0946
5131479	Email/PDF: ebnotices@pnmac.com	Jul 18 2022 18:54:30	PennyMac Loan Services, LLC, P.O. Box 660929, Dallas, TX 75266-0929, PennyMac Loan Services, LLC, P.O. Box 660929, Dallas, TX 75266-0929
5131478	Email/PDF: ebnotices@pnmac.com	Jul 18 2022 18:54:30	PennyMac Loan Services, LLC, P.O. Box 660929,

5091337	Email/Text: bkrgeneric@penfed.org	Jul 18 2022 18:46:00	Dallas, TX 75266-0929
5091338	Email/Text: enotifications@santanderconsumerusa.com	Jul 18 2022 18:46:00	Pentagon Federal Cr Un, PO Box 1432, Alexandria, VA 22313-1432
5099407	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 18 2022 18:46:00	Santander Consumer USA, PO Box 961245, Fort Worth, TX 76161-0244
5091339	EDI: RMSC.COM	Jul 18 2022 22:43:00	Santander Consumer USA Inc., P.O. Box 560284, Dallas, TX 75356-0284
5091340	EDI: CITICORP.COM	Jul 18 2022 22:43:00	Syncb/Care Credit, C/o, PO Box 965036, Orlando, FL 32896-5036
5095778	+ Email/Text: electronicbkydocs@nelnet.net	Jul 18 2022 18:46:00	Thd/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
			US Department of Education c/o Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5117693		MORTGAGE RESEARCH CENTER, LLC, D/B/A VETERANS UNITED HOME LOANS,, A MISSOURI LIMITED LIABILITY COMPANY
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 20, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 18, 2022 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWeclf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor M&T BANK bkgroup@kmllawgroup.com
Jason Paul Provinzano	on behalf of Debtor 1 Matthew Lupico MyLawyer@JPPLaw.com G17727@notify.cincompass.com
Jerome B Blank	on behalf of Creditor MORTGAGE RESEARCH CENTER Et.al. pamb@fedphe.com
Jill Manuel-Coughlin	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bankruptcy@powerskirk.com

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Joseph J. Swartz
on behalf of Creditor PA Dept of Revenue RA-occbankruptcy2@state.pa.us RA-occbankruptcy6@state.pa.us

Mario John Hanyon
on behalf of Creditor MORTGAGE RESEARCH CENTER LLC ET. AL. pamb@fedphe.com, mario.hanyon@brockandscott.com

Thomas Song
on behalf of Creditor PennyMac Loan Services LLC tomysong0@gmail.com

United States Trustee
ustpregion03.ha.ecf@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1	Matthew Lupico	Social Security number or ITIN xxx-xx-7354
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
		EIN -----
United States Bankruptcy Court Middle District of Pennsylvania		
Case number: 5:18-bk-03224-MJC		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Matthew Lupico

**By the
court:**7/18/22Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.